Amendments to the Claims

This listing of claims will replace all prior versions and listings of claims in the application.

1 (currently amended). A method for dynamically managing payment card control settings, comprising:

receiving a purchase request from a requestor within a[[n]] purchasing entity, the purchase request to be potentially associated with a purchase;

processing the purchase request with respect to purchase policies for the purchasing entity;

approving the purchase request prior to the purchase to create an approved purchase request when [[if]] the purchase policies are satisfied;

disapproving the purchase request prior to the purchase when the purchase policies are not satisfied so that the purchase is not attempted;

reviewing control settings at a card processor for a payment card associated with the approved purchase request when the purchase policies are satisfied; [[and]]

adjusting the control settings at the card processor for the payment card prior to the purchase so that the payment card may be used to make the purchase, and ~~associated with the approved purchase request.~~

resetting the control settings at the card processor for the payment card after the purchase.

2 (original). The method of claim 1, wherein the purchase policies are configurable through a network interface that provides a plurality of customizable purchasing management rules that reside on one or more server systems.

3 (original). The method of claim 2, wherein the customizable purchasing management rules comprise an ability to configure organization structures and approval chains.

4 (original). The method of claim 2, further comprising notifying an approver of a purchase request, if some action is required from the approver for the purchase request to be

approved, and allowing the approver to take the required action through a network accessible approval mechanism.

5 (original). The method of claim 2, wherein the network comprises the Internet.

6 (currently amended). The method of claim 1, further comprising associating a payment card with an element within the purchasing entity, the element being the requester, another person, a vehicle or a building.

7 (original) The method of claim 1, wherein the received purchase request includes an identification of the payment card.

8 (currently amended). The method of claim 1, wherein the card control settings comprise ~~at least one of~~ a credit limit, velocity controls, and slot controls.

9 (previously presented). The method of claim 1, further comprising generating a set of approval parameters for the approved purchase request and comparing the approval parameters with the control settings to determine what adjustments to make so that the purchase may be made with the payment card.

10 (original). The method of claim 9, wherein the control settings correspond to the approval parameters.

11 (original). The method of claim 8, further comprising comparing parameters of an attempted purchase transaction with the control settings and authorizing the purchase transaction if the parameters are allowed by the control settings, the comparing and authorizing steps being conducted by the card processor.

12 (original). The method of claim 11, wherein a vendor communicates the parameters of the attempted purchase transaction to the card processor for authorization.

13 (original). The method of claim 8, wherein the reviewing step comprises a purchasing management system sending a request to the card processor for information representing the control settings for the payment card and the card processor sending back to the purchasing management system the requested card control setting information, and wherein the adjusting step comprises the purchasing management system sending to the card processor desired adjustments to the card control settings and the card processor modifying the stored card settings based upon the desired adjustments.

14 (original). The method of claim 13, wherein at least one intermediate system processes communications between the purchasing management system and the card processor.

15. (original). The method of claim 14, wherein the at least one intermediate system comprises a secure proxy system configured to provide process isolation between the purchasing management system and the card processor, to provide one or more security mechanisms for communications between the purchasing management system and the card processor, and to process these communications so that they are received in recognized formats.

16 (original). The method of claim 15, wherein the at least one intermediate system further comprises an interface system that provides a communication interface for the card processor, the secure proxy system communicating with the card processor through the interface s stem.

17 (currently amended). A method for operating a server-based system to provide dynamic management of payment mechanisms, comprising:

receiving at one or more server systems a request from within a[[n]] purchasing entity to make available certain purchasing capabilities with respect to a payment mechanism;

communicating, prior to a purchase associated with the payment mechanism and only after approval the purchase, from the one or more server systems to a payment card

processing system at a payment card processor to obtain information representing approval parameters associated with the payment mechanism, the payment card processing system being a system that processes transactions initiated using the payment mechanism based upon approval parameters associated with the payment mechanism, the approval parameters being stored by the payment card processing system; [[and]]

sending from the one or more server systems to the payment card processing system adjustment instructions to adjust the approval parameters for the payment mechanism so that the purchasing capabilities are available prior to the purchase; and

sending from the one or more server systems to the payment card processing system adjustment instructions to reset the approval parameters at the card processor after the purchase.

18 (canceled).

19 (currently amended). The method of claim 17 [[18]], further comprising receiving at the one or more server systems transaction data associated with a transaction once completed using the payment mechanism and reconciling the transaction data with the purchase request.

20 (original). The method of claim 17, wherein the request comprises a request to provide pre-approved purchasing authority for the payment mechanism and wherein the approval parameters are adjusted to provide this pre-approved purchasing authority.

21 (original). The method of claim 20, further comprising receiving at the one or more server systems transaction data associated with a transaction once completed using the payment mechanism and synthesizing a purchase request based upon the transaction data.

22 (currently amended). The method of claim 21, further comprising processing the synthesized purchase request with respect to purchase policies for the purchasing entity and approving the synthesized purchase request if the purchase policies are satisfied.

23 (canceled).

24 (original). The method of claim 17, wherein a plurality of requests are received with respect to a plurality of payment mechanisms, and wherein a plurality of requests are associated with each payment mechanism.

25 (currently amended). The method of claim 17, wherein the payment mechanism comprises a payment card, wherein the approval parameters comprise control settings for the payment card further comprising ~~at least one of~~ a credit limit, velocity controls and slot controls, and wherein the one or more server systems comprise a purchasing management system.

26 (original). The method of claim 25, wherein at least one intermediate system processes communications between the purchasing management system and the payment card processor.

27 (previously presented). The method of claim 26, wherein the at least one intermediate system comprises a secure proxy system configured to provide process isolation between the purchasing management system and the card processor, to provide one or more security mechanisms for communications between the purchasing management system and the payment card processor, and to process these communications so that they are received in recognized formats.

28 (previously presented). The method of claim 27, wherein the at least one intermediate system further comprises an interface system that provides a communication interface for the card processor, the secure proxy system communicating with the payment card processor through the interface system.

29 (currently amended). The method of claim 17 [[18]], wherein the purchase policies are configurable through a network interface that provides a plurality of customizable purchasing management rules that reside on the one or more server systems.

30 (currently amended). The method of claim 29, wherein the network interface comprises the an interface to the Internet.

31 (currently amended). The method of claim 25, further comprising associating a plurality of payment cards with the plurality of elements within a[[n]] purchasing entity, the elements comprising persons, vehicles or buildings.

32 (previously presented). The method of claim 25, further comprising comparing parameters of an attempted purchase transaction with the control settings and authorizing the purchase transaction if the parameters are allowed by the control settings, the comparing and authorizing steps being conducted by the payment card processor.

33 (canceled).

34 (original). The method of claim 32, wherein the control settings comprise a vendor identity code and a maximum single transaction limit.

35 (original). The method of claim 17, wherein the payment mechanism comprises a dynamic payment identifier.

36 (original). The method of claim 35, wherein the payment mechanism further comprises a payment card having the dynamic payment identifier associated with it.

37 (currently amended). The method of claim 36, wherein the request comprises a purchase request that has been approved based upon entity purchasing policies, wherein the approval parameters comprise a set of dynamic approval parameters associated with [[the]] an approved purchase request, and wherein the payment card processing system stores the set of dynamic approval parameters for the approved purchase request.

38 (previously presented). The method of claim 37, further comprising receiving a plurality of purchase requests associated with a particular dynamic payment identifier, and further comprising communicating a set of dynamic approval parameters for each purchase request from the one or more server systems to the payment card processing system, each set of dynamic approval parameters being stored by the processing system.

39 (previously presented). The method of claim 38, further comprising comparing parameters of an attempted purchase transaction made using the dynamic payment identifier with the sets of dynamic approval parameters stored for that dynamic payment identifier, and authorizing the purchase transaction if the parameters match at least one set of dynamic approval parameters, the comparing and authorizing steps being conducted by the payment card processing system.

40 (currently amended). A system for dynamically managing payment card control settings, comprising one or more systems configured to receive a purchase request from a requestor within a[[n]] purchasing entity, the purchase request to be potentially associated with a purchase, to process the purchase request with respect to purchase policies for the purchasing entity, to approve the purchase request prior to the purchase to create an approved purchase request when [[if]] the purchase policies are satisfied, to disapprove the purchase request prior to the purchase when the purchase policies are not satisfied so that the purchase is not attempted, to review control settings at a card processor for a payment card associated with the approved purchase request, when the purchase policies are satisfied, [[and]] to adjust the control settings at the card processor for the payment card prior to the purchase so that the payment card may be used to make [[a]] the purchase ~~associated with the approved purchase request~~, and to reset the control settings at the card processor for the payment card after the purchase.

41 (original). The system of claim 40, wherein the one or more server systems further comprise a network interface through which purchase policies may be configured by manipulating a plurality of customizable purchasing management rules that reside on the one ore more server systems.

42 (original). The system of claim 41, wherein the customizable purchasing management rules comprise an ability to configure organization structures and approval chains.

43 (original). The system of claim 41, wherein the one or more server systems are further configured to notify an approver of a purchase request, if some action is required from the approver for the purchase request to be approved, and further comprising a network accessible approval mechanism through which the approver can take the required action.

44 (original). The system of claim 43, wherein the network comprises the Internet.

45 (currently amended). The system of claim 40, wherein the payment card is associated with an element within the purchasing entity, the element being the requester, another person, a vehicle or a building.

46 (original). The system of claim 40, wherein the received purchase request includes an identification of the payment card.

47 (currently amended). The system of claim 40, wherein the card control settings comprise ~~at least one~~ a of credit limit, velocity controls and slot controls.

48 (previously presented). The system of claim 40, wherein the one or more server systems are further configured to generate a set of approval parameters for the approved purchase request and to compare the approval parameters with the control settings to determine what adjustments to make so that the purchase may be made with the payment card.

49 (original). The system of claim 48, wherein the control settings correspond to the approval parameters.

50 (original). The system of claim 47, wherein the card processor is configured to compare parameters of an attempted purchase transaction with the control settings and to authorize the purchase transaction if the parameters are allowed by the control settings.

51 (original). The system of claim 50, wherein the card processor is further configured to receive the parameters of the attempted purchase transaction from a vendor and to communicate the authorization back to the vendor if the attempted purchase transaction is approved.

52 (original). The system of claim 47, wherein the purchasing management system and the card processor are further configured such that the purchasing management system sends a request to the card processor for information representing the control settings for the payment card and the card processor sends back the requested card setting information to the purchasing management system, and the purchasing management system then sends to the card processor desired adjustments to the card settings and the card processor modifies the stored card settings based upon the desired adjustments.

53 (original). The system of claim 52, wherein at least one intermediate system processes communications between the purchasing management system and the card processor.

54 (original). The system of claim 53, wherein the at least one intermediate system comprises a secure proxy system configured to provide process isolation between the purchasing management system and the card processor, to provide one or more security mechanisms for communications between the purchasing management system and the card processor, and to process these communications so that they are received in recognized formats.

55 (original). The system of claim 54, wherein the at least one intermediate system further comprises an interface system that provides a communication interface for the card processor, the secure proxy system communicating with the card processor through the interface system.

56 (currently amended). A server-based system for providing dynamic management of payment mechanisms, comprising one or more server systems configured to receive a request from within a[[n]] purchasing entity to make available certain purchasing capabilities with respect to a payment mechanism; to communicate, prior to a purchase associated with the payment mechanism and only after approval the purchase, with a payment card processing system at a payment card processor to obtain information representing approval parameters associated with the payment mechanism that are stored and used by the payment card processing system to process transactions initiated using the payment mechanism based upon the approval parameters associated with the payment mechanism[[; and]], to send to the payment card processing system adjustment instructions to adjust the approval parameters for the payment mechanism so that the purchasing capabilities are available prior to the purchase, and to send to the payment card processing system adjustment instructions to reset the approval parameters at the card processor after the purchase.

57 (currently amended). The server-based system of claim 56, wherein the request comprises an approved purchase request related to one or more specific desired transactions, the one or more server systems being further configured to receive a purchase request from a requestor within the purchasing entity, to process the purchase request with respect to purchase policies for the purchasing entity, to approve the purchase request if the purchase policies are satisfied, and to generate the request based upon the purchase request.

58 (original). The server-based system of claim 57, further comprising the one or more server systems further configured to receive transaction data associated with a transaction once completed using the payment mechanism and to reconcile the transaction data with the purchase request.

59 (original). The server-based system of claim 56, wherein the request comprises a request to provide pre-approved purchasing authority for the payment mechanism and wherein the approval parameters are adjusted to provide this pre-approved purchasing authority.

60 (original). The server-based system of claim 59, wherein the one or more server systems are further configured to receive transaction data associated with a transaction once completed using the payment mechanism and to synthesize a purchase request based upon the transaction data.

61 (currently amended). The server-based system of claim 60, wherein the one or more server systems is further configured to process the synthesized purchase request with respect to purchase policies for the purchasing entity and to approve the synthesized purchase request if the purchase policies are satisfied.

62 (original). The server-based system of claim 59, wherein the one or more server systems is further configured to send adjustment instructions to adjust the approval parameters to restore the pre-approved purchasing authority based upon an occurrence of one ore more selected events after completion of the transaction.

63 (original). The server-based system of claim 56, wherein a plurality of requests are received with respect to a plurality of payment mechanisms, and wherein a plurality of requests are associated with each payment mechanism.

64 (currently amended). The server-based system of claim 56, wherein the payment mechanism comprises payment cards, wherein the approval parameters comprise control settings further comprising ~~at least one of~~ a credit limit, velocity controls and slot controls for the payment card, and wherein the one or more server systems comprise a purchasing management system.

65 (original). The server-based system of claim 64, wherein at least one intermediate system processes communications between the purchasing management system and the payment card processor.

66 (previously presented). The server-based system of claim 65, wherein the at least one intermediate system comprises a secure proxy system configured to provide process isolation between the purchasing management system and the payment card processor, to provide one or more security mechanisms for communications between the purchasing management system and the card processor, and to process these communications so that they are received in recognized formats.

67 (previously presented). The server-based system of claim 66, wherein the at least one intermediate system further comprises an interface system that provides a communication interface for the payment card processor, the secure proxy system communicating with the payment card processor through the interface system.

68 (original). The server-based system of claim 57, wherein the purchase policies are configurable through a network interface that provides a plurality of customizable purchasing management rules that reside on one or more server systems.

69 (original). The server-based system of claim 68, wherein the network comprises the Internet.

70 (currently amended). The server-based system of claim 64, further comprising associating a plurality of payment cards with the plurality of elements within [[an]] the purchasing entity.

71 (original). The server-based system of claim 64, wherein the payment card processing system is further configured to compare parameters of an attempted purchase transaction with the control settings and to authorize the purchase transaction if the parameters are allowed by the control settings.

72 (previously presented). The server-based system of claim 71, wherein a vendor communicates the parameters of the attempted purchase transaction to the payment card processing system for authorization.

73 (original). The server-based system of claim 71, wherein the control settings comprise a vendor identity code and a maximum single transaction limit.

74 (original). The server-based system of claim 56, wherein the payment mechanism comprises a dynamic payment identifier.

75 (original). The server-based system of claim 74, wherein the payment mechanism further comprises a payment card having the dynamic payment identifier is associated with it.

76 (previously presented). The server-based system of claim 75, wherein the request comprises a purchase request that has been approved based upon entity purchasing policies, wherein the approval parameters comprise a set of dynamic approval parameters associated with the approved purchase request, and wherein the payment processing system is configured to store the set of dynamic approval parameters for the approved purchase request.

77 (previously presented). The server-based system of claim 76, wherein the one or more server systems are further configured to receive a plurality of purchase requests associated with a particular dynamic payment identifier and to communicate a set of dynamic approval parameters for each purchase request from the one or more server systems to the payment card processing system, each set of dynamic approval parameters being stored by the payment card processing system.

78 (original). The server-based system of claim 77, wherein the card processing system is further configured to compare parameters of an attempted purchase transaction made using the dynamic payment identifier with the sets of dynamic approval parameters stored for that

dynamic payment identifier and to authorize the purchase transaction if the parameters match at least one set of dynamic approval parameters.